

FIGURE 1

Debt Minder FFELP Consolidation Loan Program

Step 1

To start the debt minder process just fill out the form below and click the "Continue" button. This information is secure.

Borrower Information

* = Indicates Required Field

* First Name, Middle
Init: ,

* Last Name:

* Street Address:

* City:

* State: * Zip:

County and Postal

Code:

(International Only)

* Home Phone
Number: () -

* Work/Day Phone
Number: () -

* SSN#:

* Driver's License#:

* E-Mail Address:

* Date of Birth:

Employer Information

* Employer Name:

* Street Address:

* City:

* State: * Zip:

County and Postal

FIGURE 2A

210

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Country: USA
(International Only)

* Phone Number: (803) 345 - 5432

Relative

Please provide us with the following information about a relative who does not live with you.

* First Name, Middle
Init: Relative First Name

* Last Name: Relative Last Name

* Street Address: Part Perm Address

* City: Part Perm City

* State: MO * Zip: 29223

* Home Phone
Number: (803) 345 - 5432

Reference #1

Please provide us with the following information about another person who knows you.

* First Name, Middle
Init: Ref First Name

* Last Name: Ref Last Name

* Street Address: Part Perm Address

* City: Part Perm City

* State: MO * Zip: 29223

* Home Phone
Number: (803) 345 - 5432

Reference #2

Please provide us with the following information about a relative who does not live with you.

* First Name, Middle
Init: Ref 1 First Name

* Last Name: Ref 1 Last Name

* Street Address: Part Perm Address

* City: Part Perm City

* State: MO * Zip: 29223

* Home Phone
Number: (803) 345 - 5432

FIGURE 2B

Debt Minder FFELP Consolidation Loan Program

Step 2

310

Just use the form below to add all of your outstanding student loans (regardless of loan type) to your Worksheet. These include loans from banks, credit unions, schools, associations, or private loan programs used to finance your education. Do NOT include personal loans from family and friends. Once you have finished add loaning click "Continue" to select the loans you wish to consolidate.

Loan Type	Lender/Service	Current Interest Rate (%)	Current Balance	
Perkins Loans	sds 3205 DFW, AZ 75093	6.25	\$10,000.00	Delete
Plus Loans (parent loans only)	adb 3020 DFW, CO 75093	8.25	\$10,000.00	Delete
Total Balance			\$20,000.00	

Add Loan Continue

325 330

Complete the form below and click the "Add Loan" button to add a loan to your worksheet. * = Indicates Required Field

*Guarantor:

*Account Number:

* Lender/Service:

* Street Address:

* City:

* State: * Zip:

* Balance:

*Interest Rate (%):

* Loan Type:

* ☐ Loan is in Grace/Repayment Status.

320

300

FFELP Consolidation Loan Program

Step 3 Choose Loans

Select the loans you want to consolidate by checking the "Con.?" box next to the loan. You can experiment with different combinations by checking different loans. Once you have found a combination you are happy with select a repayment method and click "Continue".

410

Loan Type	Con.?	Lender/Service	Current Interest Rate (%)	Current Balance
Perkins Loans	<input checked="" type="checkbox"/>	sds	6.25	\$10,000.00
Plus Loans (parent loans only)	<input checked="" type="checkbox"/>	adb	8.25	\$10,000.00
Total Balance of all education loans				\$20,000.00

420

Your repayment terms.

Your repayment terms will be based upon the higher of the total balance of all your outstanding education loans, or twice the balance of your loans that are eligible for consolidation.

FFELP Consolidation Loan 430

Balance

Your Maximum Repayment Term 440

Your New Interest Rate

Your new interest rate will be the weighted average of the loans you selected for consolidation rounded up to the nearest whole percent.

A. Computation Balance *

B. Current Balances *

Weighted average interest rate (a/b) % * 450

Your Repayment Options

You will have a choice of four flexible payment plans. You should select the plan that allows you to repay your loan in the way that is most affordable for you.

- 400
- ☐ None Selected
 - ☐ Option 1: Equal Payments
 - ☐ Option 1: Graduated
- 460

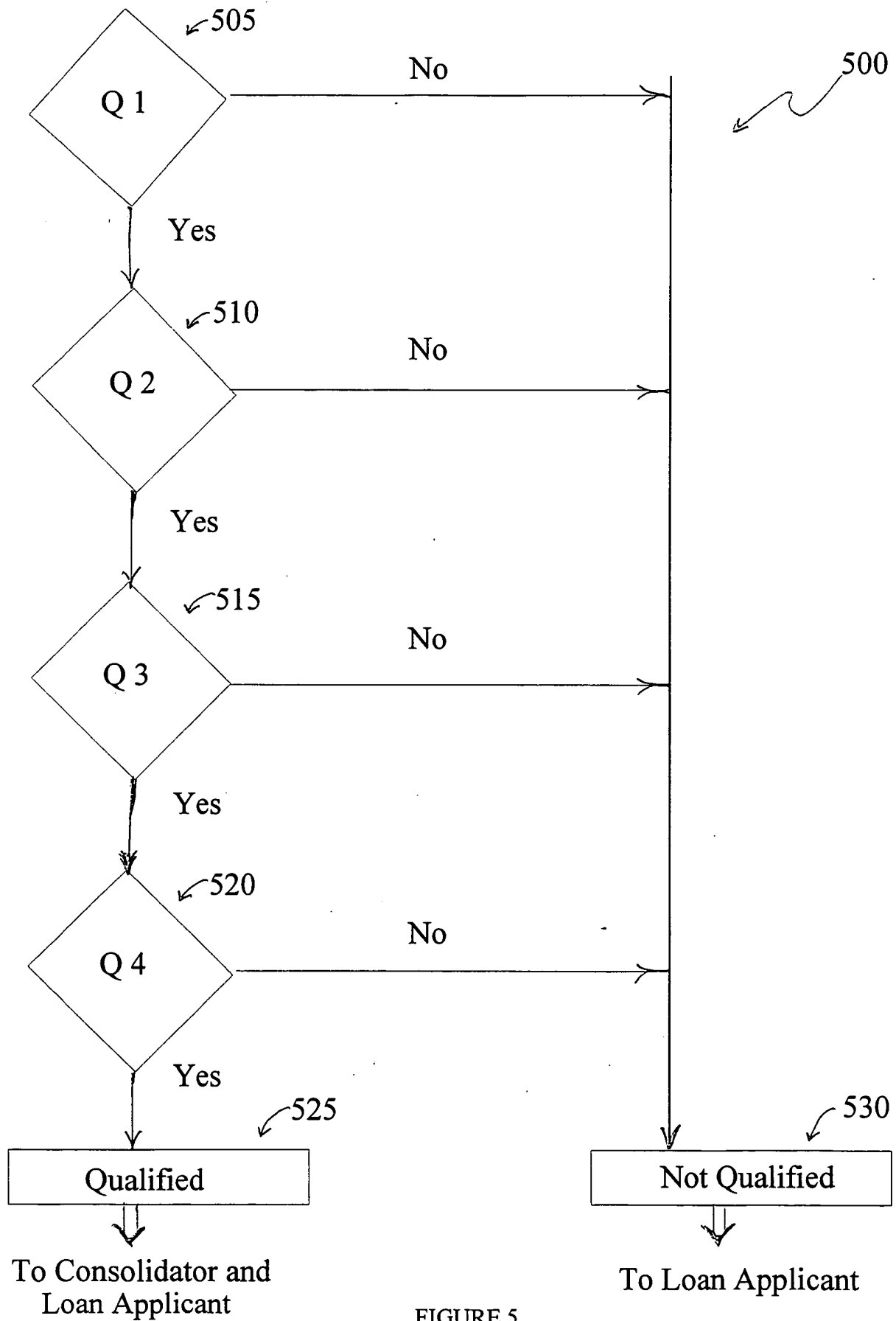


FIGURE 5